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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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RALPH E. JOCKE walker & jocke LPA 231 SOUTH BROADWAY MEDINA, OH 44256			WINDER, PATRICE L	
			ART UNIT	PAPER NUMBER
			2145	

DATE MAILED: 09/21/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/867,183

Applicant(s)

SYMONDS ET AL.

Examiner

Patrice Winder

Art Unit

2145

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 21 June 2005.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-6 and 36-77 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☒ Claim(s) 1-6, 36, 37, 43-48, 55, 60, 65, 66, 68, 71-73 and 77 is/are allowed.
- 6) ☒ Claim(s) 38-42, 49-54, 56-59, 61-64, 67, 69, 70 and 74-76 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Claim Rejections - 35 USC § 103

1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

2. This application currently names joint inventors. In considering patentability of the claims under 35 U.S.C. 103(a), the examiner presumes that the subject matter of the various claims was commonly owned at the time any inventions covered therein were made absent any evidence to the contrary. Applicant is advised of the obligation under 37 CFR 1.56 to point out the inventor and invention dates of each claim that was not commonly owned at the time a later invention was made in order for the examiner to consider the applicability of 35 U.S.C. 103(c) and potential 35 U.S.C. 102(e), (f) or (g) prior art under 35 U.S.C. 103(a).

3. Claims 38-42, 49-54, 56-59, 61-64, 67, 69-70, 74-76 are rejected under 35 U.S.C. 103(a) as being unpatentable over Williams et al., USPN 5,845,283 (hereafter referred to as Williams) in view of Danielson et al., USPN 5,239,662 (hereafter referred to as Danielson).

4. Regarding claim 38, Williams taught a system for processing financial transactions (column 4, lines 18-25) comprising:

a database including stored information concerning transformation of messages between at least one internal message format and a plurality of external message formats (column 5, lines 9-15) and

a computer in operative connection with the database, wherein the computer includes at least one message transformation software (MTS) component, wherein the MTS is operative to cause the computer to determine a format of a first message (column 5, lines 1-8), and wherein the first message is in an external format the MTS is operative to cause the computer to transform the message to the internal format corresponding to the first message (column 5, lines 1-8), and wherein when the first message is in an internal message format the MTS is operative to cause the computer to transform the first message selectively to any one of the plurality of external formats, wherein the first message is transformed to an external format message corresponding to the first message (column 5, lines 16-22, column 9, lines 52-54).

Although, Williams taught at least one external message format for communicating with a point of sales terminal (column 4, lines 47-52); Williams does not specifically teach including at least one external message format for communicating with an ATM. Danielson taught at least one external message format for communicating with an ATM (column 1, lines 19-25, 42-48). It would have been obvious to one of ordinary skill in the art at the time the invention was made that incorporating Danielson's ATM format in Williams' system for converting external formats would have expanded the type of terminals generating input data. The motivation would have been to expand the system to another type of device without needing to design a custom interface.

5. Regarding claim 39, Williams taught a method for processing transaction messages in a system including at least one computer in operative connection with a data store (abstract), comprising the steps of:

storing in a data store, data concerning at least one internal message format and a plurality of external message formats (column 5, lines 9-15)

determining a format of a message with the computer responsive to the information stored in the data store (column 5, lines 1-8); and

transforming the message responsive to at least one message transformation software component operating in the computer responsive to the determined format and the data in the data store (column 7, lines 24-29), wherein when the determined format is one of the external formats the message is transformed from the one external format to the internal format (column 5, lines 1-8), and wherein when the determined format is the internal format the message is transformed selectively to any one of the plurality of external formats (column 5, lines 16-22, column 9, lines 52-54).

Although, Williams taught at least one external message format for communicating with a point of sales terminal (column 4, lines 47-52); Williams does not specifically teach including at least one external message format for communicating with an ATM. Danielson taught at least one external message format for communicating with an ATM (column 1, lines 19-25, 42-48). It would have been obvious to one of ordinary skill in the art at the time the invention was made that incorporating Danielson's ATM format in Williams' system for converting external formats would have expanded

the type of terminals generating input data. The motivation would have been to expand the system to another type of device without needing to design a custom interface.

6. Regarding claim 40, Williams taught a system for processing messages from a plurality of operatively connected devices (abstract), comprising:

- a computer (column 4, lines 43-47);

- a plurality of devices, in operative connection with the computer (column 4, lines 43-47);

- a data store in operative connection with the computer, wherein the data store includes for each of the plurality of devices, data representative of a system address and a device message format of at least one message sent by the device (column 8, lines 3-10);

- and data representative of each device message format and at least one second message format (column 5, lines 1-8);

- software operating in connection with the computer, wherein the software is operative responsive to a first device sending a first message having a first device message format and the data stored in the data store (column 5, lines 9-15), to cause the computer to produce a second message in a second message format corresponding to the first message (column 5, lines 16-22).

Although, Williams taught at least one external message format for communicating with a point of sales terminal (column 4, lines 47-52); Williams does not specifically teach including at least one an ATM. Danielson taught including at least one ATM (column 1, lines 19-25, 42-48). It would have been obvious to one of ordinary skill

in the art at the time the invention was made that incorporating Danielson's ATM format in Williams' system for converting external formats would have expanded the type of terminals generating input data. The motivation would have been to expand the system to another type of device without needing to design a custom interface.

7. Regarding dependent claim 41, Williams taught data store includes for each device message format, data representative of converting a message in the device message format to the second message format (column 5, lines 1-8), and wherein the software is operative to cause the computer to convert the first message from the first message format to the second message format (column 7, lines 26-29).

8. Regarding claim 42, Williams taught a method for processing message generated by a plurality of devices, each of the devices communicating messages in a different device format, the processing conducted with a computer in operative connection with a data store, comprising the steps of:

storing in the data store, data representative of each of the devices operatively connected to provide messages to the system, and storing for each of the devices, data representative of a device message format in which device communicates at least one device message (column 7, lines 21-25);

storing in the data store, data representative of how to produce responsive to each device message in a device message format, a corresponding message in a second message format (column 8, lines 32-36);

storing in the data store, data representative of how to process messages in the second message format (column 7, lines 21-25);

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receiving device messages with the computer from the devices (column 5, lines 1-8); producing responsive to the device messages, corresponding message in the second message format through operation of the computer responsive to data stored in the data store (column 5, lines 16-22); and

processing with the computer the messages in the second message format responsive to data stored in the data store (column 5, lines 16-22).

Although, Williams taught at least one external message format for communicating with a point of sales terminal (column 4, lines 47-52); Williams does not specifically teach including at least one an ATM. Danielson taught including at least one ATM (column 1, lines 19-25, 42-48). It would have been obvious to one of ordinary skill in the art at the time the invention was made that incorporating Danielson's ATM format in Williams' system for converting external formats would have expanded the type of terminals generating input data. The motivation would have been to expand the system to another type of device without needing to design a custom interface.

9. Regarding dependent claim 49, Williams taught the storing step further comprises storing in the data store, data concerning a plurality of external devices, and for each external device, data corresponding to a system address and an external message format used in communicating with the device (column 7, line 64 – column 8, line 10).

10. Regarding dependent claim 50, Williams taught in the storing step the plurality of external devices include a plurality of financial transaction terminals (column 4, lines 47-50) and at least one financial transaction authorization system (column 4, lines 47-50).

11. Regarding dependent claim 51, Williams taught in the storing step the plurality of external devices include a plurality of financial transaction authorization systems (column 4, lines 47-50).

12. Regarding dependent claim 52, Williams taught the plurality of financial transaction authorization systems communicate messages in a plurality of external message formats (column 4, lines 35-50), wherein the storing step includes storing in the data store, data corresponding to the external message formats used in communicating with each of the financial transaction authorization systems (column 5, lines 9-15).

13. Regarding dependent claim 53, Williams taught in the determining step, the message is an external format message from an external device (column 7, lines 26-29, column 9, lines 61-62), and wherein the format is determined responsive to a system address corresponding to the external device that is stored in the data store (column 9, lines 59-66).

14. Regarding dependent claim 54, Williams taught in the determining step the message is determined to be an internal format message (column 6, lines 63-65), and wherein in the transforming step the message is transformed to an external message format responsive to a system address corresponding in the data store to an external device to which the message is being directed (column 7, lines 3-7, 20-24).

15. Regarding claim 56, Williams taught computer readable media bearing instructions which are operative to cause a computer to carry out the method steps recited in claim 39.

16. Regarding claim 57, Williams taught a system (column 4, lines 35-42) comprising:

a plurality of first external devices, the plurality of first external devices communicating first messages in a plurality of first message formats (column 4, lines 23-26, 36-38);

at least one second external device, the at least one second external device communicating second messages in at least one second message format (column 4, lines 36-38);

at least one computer in operative connection with the plurality of first external devices and the at least one second external device (column 4, lines 56-61); wherein the at least one computer is in operative connection with data in at least one data store usable by the at least one computer to convert messages in each of the plurality of first message formats and the second message format to an internal format, wherein the computer is operative to communicate messages between the plurality of first external devices and the second external device by transforming the messages in the plurality of first message formats and second message formats to the internal message format (column 9, lines 34-40).

Although, Williams taught at least one external message format for communicating with a point of sales terminal (column 4, lines 47-52); Williams does not specifically teach including at least one an ATM. Danielson taught including at least one ATM (column 1, lines 19-25, 42-48). It would have been obvious to one of ordinary skill in the art at the time the invention was made that incorporating Danielson's ATM format

in Williams' system for converting external formats would have expanded the type of terminals generating input data. The motivation would have been to expand the system to another type of device without needing to design a custom interface.

17. Regarding dependent claim 58, Williams taught the plurality of first external devices include a plurality of financial transaction terminals (column 4, lines 23-26).

18. Regarding dependent claim 59, Williams taught the at least one second external device includes a financial transaction authorization system (data generators for businesses, column 4, lines 47-52).

19. Regarding dependent claim 61, Williams taught wherein the at least one data store includes system address data including a system address for each of the plurality of first external devices and the at least one second external device (column 9, lines 59-66), and wherein the at least one computer is operative to convert each message which is in either the first or the second message formats to a corresponding message in the internal message format responsive to a system address associated with a first or second external device which generated the particular message (column 9, lines 59-66).

20. Regarding dependent claim 62, Williams taught the at least one data store includes system address data including a system address for each of the plurality of first external devices and the at least one second external device (column 9, lines 59-66), and wherein the at least one computer is operative to convert each message which is in the internal message format to corresponding message in either the first or the second message format responsive to a system address associated with a first or a second

external device to which the particular message is being directed by the computer (column 9, lines 59-66).

21. Regarding claim 63, Williams taught a method (abstract) comprising:

- (a) storing in at least one data store, data useable by the computer to accomplish conversion of messages in a plurality of first external message formats in which a plurality of first external devices communicate, and at least one second external format in which at least one second external device communicates, to corresponding messages in an internal message (column 5, lines 1-8, 16-22);
- (b) operating at least one computer responsive to the data stored in the data store to communicate messages between the plurality of first external devices and the at least one second external device (column 9, lines 34-40).

Although, Williams taught at least one external message format for communicating with a point of sales terminal (column 4, lines 47-52); Williams does not specifically teach including at least one an ATM. Danielson taught including at least one ATM (column 1, lines 19-25, 42-48). It would have been obvious to one of ordinary skill in the art at the time the invention was made that incorporating Danielson's ATM format in Williams' system for converting external formats would have expanded the type of terminals generating input data. The motivation would have been to expand the system to another type of device without needing to design a custom interface.

22. Regarding dependent claim 64, Williams taught wherein the first external devices include a plurality terminals adapted to carry out financial transactions, wherein the plurality of terminals adapted to carry out financial transactions, wherein the plurality of

terminals communicate messages in a plurality of first external message formats (column 4, lines 23-26, 35-38) and wherein the at least one second external device includes a financial transaction authorization system (column 4, lines 23-26), wherein in step (b) the at least one computer operative to communicate messages between the plurality of terminals and the at least one financial transaction authorization system (column 9, lines 59-66).

23. Regarding dependent 67, Williams taught wherein step (a) includes storing for each of the plurality of terminals and for the at least one authorization system, data corresponding to an external message format and a system address (column 2, lines 23-26, column 9, lines 59-66), and wherein in step (b) the computer is operative to convert each of a plurality of incoming messages generate by the terminals and the at least one authorization system (column 4, lines 23-26), to a corresponding internal message responsive to the system address data corresponding to the terminal or authorization system generating the incoming message (column 9, lines 59-66).

24. Regarding claim 69, Williams taught in a system (abstract) including:

a plurality of external systems communicating through external system messages in a plurality of external system message formats (column 4, lines 35-50);

a plurality of terminal devices, communicating terminal messages in a plurality of terminal message formats (column 4, lines 35-38);

at least one computer in operative connection with the plurality of authorization systems and the plurality of terminal devices (column 4, lines 43-47);

at least one data store in operative connection with the at least one computer, the data store including data usable to transform the plurality of authorization message formats and the plurality of terminal message formats (column 5, lines 9-15); computer software adapted to operate in the at least one computer comprising:

at least one software component operative responsive to the data stored in the data store to cause the at least one computer to transform at least a portion of terminal messages in the plurality of terminal message formats to corresponding messages in an internal message format (column 5, lines 1-8).

Although, Williams taught at least one external message format for communicating with a point of sales terminal (column 4, lines 47-52); Williams does not specifically teach authorization systems such as ATMs. Danielson taught including at least one ATM (column 1, lines 19-25, 42-48). It would have been obvious to one of ordinary skill in the art at the time the invention was made that incorporating Danielson's authorization system format in Williams' system for converting external formats would have expanded the type of terminals generating input data. The motivation would have been to expand the system to another type of device without needing to design a custom interface.

25. Regarding dependent claim 70, Williams taught the computer software further includes at least one software component operative responsive to the data stored in the data store (column 5, lines 9-15), to cause the at least one computer to transform at least a portion of authorization system messages in the plurality of authorization system

message formats to corresponding messages in the internal message format (column 5, lines 1-8).

26. Regarding claim 74, Williams taught a computer readable media including a plurality of instructions operative to cause a computer to carry out a plurality of steps (conversion engine 23), comprising:

- (a) determining an external terminal message format associated with terminal message generated by one of a plurality of financial transaction terminals (column 4, lines 23-26, 36-38, column 6, lines 53-58);

- (b) converting the terminal message by producing a first internal message corresponding to the terminal message in an internal format (column 6, lines 59-62);

- (c) determining a system address of an external financial transaction processing system that can produce an processing system message responsive to the terminal message (column 7, lines 3-8);

- (d) directing an authorization message corresponding to the terminal message to the system address of the financial transaction processing system (column 9, lines 59-66). Although, Williams taught at least one external message format for communicating with a point of sales terminal (column 4, lines 47-52); Williams does not specifically teach financial transaction authorization systems such as ATMs. Danielson taught including at least one ATM (column 1, lines 19-25, 42-48). It would have been obvious to one of ordinary skill in the art at the time the invention was made that incorporating Danielson's authorization system format in Williams' system for converting external formats would have expanded the type of terminals generating input data. The

motivation would have been to expand the system to another type of device without needing to design a custom interface.

27. Regarding dependent claim 75, Williams taught wherein the plurality of steps comprises:

(e) determining an external authorization message format associated with the authorization system message generated by the financial transaction authorization system responsive to the authorization message (column 8, lines 14-18);

(f) converting the authorization system message by producing a second internal message corresponding to the authorization system message in the internal format (column 9, lines 59-66);

(g) determining a system address of the financial transaction terminal which generated the terminal message (column 9, lines 59-63);

(h) directing a response message corresponding to the authorization system message to the system address of the financial transaction terminal (column 6, lines 7-12, column 10, lines 3-6).

28. Regarding dependent claim 76, Williams taught wherein the plurality of steps of: prior to step (d) generating the authorization message in the external authorization message format responsive to the first internal message (column 9, lines 59-66), and prior to step (h) generating the response message in the external terminal message format responsive to the second internal message (column 6, lines 7-12, column 10, lines 3-6).

Response to Arguments

29. Applicant's arguments filed June 21, 2005 have been fully considered but they are not persuasive.

30. Applicant argues – “Nowhere in Williams is there disclosed or suggested that the need for what Williams calls an ‘OMI’ or any other component of the system to determine a format of a message which is already in an internal format.”

Williams determines a message is already in an internal format by determining that the conversion to the universal data format is computer.

31. Applicant argues – “As discussed previously, even though Danielson discusses ATMs, Danielson does not disclose or suggest transforming ATM messages from one format to another.”

Williams taught transforming point of sale (POS) messages from one format to another (column 4, lines 23-26) which POS perform transaction essentially equivalent to ATMs. Williams further taught the data generating devices can be stand alone devices or nodes of a networked system (column 5, lines 27-29). Lastly, Williams taught the utility of the conversion engine in businesses with underlying financial transactions. Danielson taught ATM messages. The Williams-Danielson combination teaches transforming ATM messages.

32. Applicant argues – “Neither of these portions of Williams discloses or suggests a data store which includes ‘for each of the plurality of device ... data representative of each device message format and at least one second message format’.”

Williams taught the conversion engine 23 stores (MI) that defines the type of records or data formats of the input or output data handled by conversion engine (column 7, lines 20-25).

33. Applicant argues – “In addition, Danielson is not analogous to Williams.”

Williams taught transforming point of sale (POS) messages from one format to another (column 4, lines 23-26) which POS perform transaction essentially equivalent to ATMs. Williams further taught the data generating devices can be stand alone devices or nodes of a networked system (column 5, lines 27-29). Lastly, Williams taught the utility of the conversion engine in businesses with underlying financial transactions, including credit card processing. Danielson taught ATM messages communicated across a network, ATM messages are records of financial transactions. Thus, Williams and Danielson are analogous as networks processing financial transactions.

Allowable Subject Matter

34. Claims 1-6, 36-37, 43-48, 55, 60, 65-66, 68, 71-73 and 77 are allowed.

35. The following is an examiner's statement of reasons for allowance: the prior art of recording fails to teach or suggest .

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled “Comments on Statement of Reasons for Allowance.”

36. The examiner acknowledges the following prior date from the preliminary amendment filed on May 29, 2001.

This application is a divisional of co-pending application Serial No. 09/483,104 filed January 14, 2000 which is a divisional of Serial No. 08/813,510 filed March, 7, 1997, now Patent No. 6,039,245, which claims the benefit of U.S. Provisional Application No. 60/019,544 filed June 10, 1996, U.S. Provisional Application No. 60/021,871 filed July 17, 1996, and U.S. Provisional Application No. 60/025,266 filed September 17, 1996.

Conclusion

37. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

38. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Patrice Winder whose telephone number is 571-272-3935. The examiner can normally be reached on Monday-Friday, 10:30 am-7:00 pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Rupal Dharia can be reached on 571-272-3880. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



Patrice Winder
Primary Examiner
Art Unit 2145

September 19, 2005